

U.S. Patent Appln. Ser. No. 10/635,563  
Amendment and Response to Office Action dated January 16, 2007  
Atty. Docket No. 72167.000403  
June 18, 2007

### AMENDMENTS TO THE DRAWINGS

Please replace the following drawing sheets with the attached replacement sheets.

Drawing Sheet 8 (Fig. 7b)

Drawing Sheet 18 (Fig. 13b)

Drawing Sheet 72 (Fig. 41b)

Drawing Sheet 113 (Fig. 62a)

Drawing Sheet 114 (Fig. 62b)

An explanation of the changes made per 37 § C. F. R. 1.121(d) is provided below.

FIG. 7b: reference numeral 715, 715a and 715b have been added to designate items mentioned in the Application per paragraph 3 at page 4 of the Office Action.

FIG. 13b: reference numeral 1805a replaces original numeral 1805 per paragraph 2, page 2 of the Office Action.

FIG. 41b: reference numeral 5225 has been changed to 5225a per paragraph 2 of the Office Action.

FIG. 62a: reference numerals 6720, 6740, 6730, 6725 and 6735 have been replaced by 6720a, 6740a, 6730a, 6725a, 6735a per paragraph 2 of the Office Action.

FIG. 62b: reference numerals 6745, 6750, 6755, 6760, 6765, 6770, 6775, 6780 and 6785 have been replaced with 6750a, 6755a, 6760, 6765, 6770, 6775a, 6780a and 6785a per paragraph 2 of the Office Action.

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### **REMARKS**

The Office Action has been carefully reviewed. Claims 1-20 have been canceled and new claims 21-50 have been added. No new matter has been included by these new claims.

The Examiner raised numerous objections to the specification and the drawings. *See* Office Action at paragraphs 2-6. Claim 12 was objected to. *See* Office Action at paragraph 7. Claims 3 and 9 were rejected under 35 U.S.C. § 112, second paragraph as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. *See* Office Action at paragraph 8. Claims 1, 7-8, 10-11 and 17-20 were rejected as allegedly unpatentable under 35 U.S.C. § 103 over U.S. Patent No. 5,784,610 to Copeland *et. al.* ("Copeland") in view of U.S. Patent No. 5,424,938 to Wagner *et. al.* ("Wagner"). *See* Office Action at paragraph 9. Claims 2, 3, 9 and 12-13 were rejected as allegedly unpatentable under 35 U.S.C. § 103 over Copeland in view of Wagner and further in view of Admitted Prior Art (APA) in the Background Section of the application. *See* Office Action at paragraph 14. Claims 4 and 14 were rejected as allegedly unpatentable under 35 U.S.C. § 103 over Copeland in view of Wagner and the APA and further in view of U.S. Patent No. 5,349,170 to Kern. *See* Office Action at paragraph 18. Claims 5 and 15 were rejected as allegedly unpatentable under 35 U.S.C. § 103 over Copeland in view of Wagner and further in view of U.S. Patent Application Publication No. 2004/0201735 (now U. S. Patent 7,116,361) to Baron ("Baron"). *See* Office Action at paragraph 19. Claims 6 and 16 were rejected as allegedly unpatentable under Copeland, Wagner and Baron. *See* Office Action at paragraph 20.

#### **I. Objections to the Specification and the Drawings.**

Applicants have amended the specification by reference to the paragraphs in their U. S. Pub. No. 2004/0143621 A1 rather than to the numbered paragraphs or the specification as originally filed in order to best inform the public as to what changes have been made. The '621 Publication's paragraph numbers are different than those of the original Application, which was referenced by the Examiner in the Office Action. However, Applicants believe this will present no hardship for the Examiner. If the Examiner so directs, Applicants will revise the amendments to the specification in this Response to refer to the paragraphs in the original application.

The specification has been amended in accordance with paragraphs 2, 3, 4 and 6 of the Office Action.

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In compliance with paragraphs 2-5 of the Office Action, replacement sheets are attached for Figures 7b, 13b, 41b, 62a and 62b.

Applicants respectfully request that the objections to the specification and the drawings be withdrawn.

## **II. Objection to Claim 12.**

In view of the cancellation of claims 1-20, the objection to claim 12 stated at paragraph 7 of the Office Action are now moot and Applicants respectfully request that this objection be withdrawn.

## **III. Rejections under 35 U.S.C. § 112, Second Paragraph.**

In view of the cancellation of claims 1-20, the rejections stated at paragraph 8 of the Office Action is now moot and Applicants respectfully request that these rejections be withdrawn.

## **IV. Rejections Under 35 U.S.C. § 103.**

Although original claims 1-20 have been canceled from this application, in order to expedite examination and to assist the Examiner to make the most thorough assessment of this invention, Applicants submit the following regarding the references cited in the Office Action to reject claims 1-20 pursuant to 35 U.S.C. § 103 of the Office Action.

The inventions of claims 21-50 provide an integrated system and method of processing both domestic and international collection items on a single computer system, from beginning to the end of the clearing/collections process. The inventions enable processing of a large variety of domestic and international collection items which flow into large banks. Some of the problems confronted by this flow of images and documents is summarized in the application as follows at [004]-[006]<sup>1</sup>:

[0004] The category into which a collections item falls will determine the procedures that the collections department must follow when processing that item. For example, in the case of an incoming collections item, the collections department must typically verify that the account on which the check is drawn contains sufficient funds to cover the payment before payment is made on the item. Sometimes, if an incoming collections item is for above a certain amount, the collections department must obtain the specific approval of the account-holder before making payment. Outgoing collections items require separate procedures. For example, the collections

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<sup>1</sup> All references are to Applicants' U. S. Patent Appln. Pub. No. 2004/0143621.

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department must generate a collections letter to the correct address. make note of when the collections letter was sent. and keep track of payments made on that collections letter.

[0005] There are also differences in procedure when processing domestic items as opposed to international items. For example, all domestic checks, as well as auto dealer and oil and gas drafts, have routing numbers printed in machine-readable microcode. As result, key information can be automatically extracted from batches of domestic checks by simply running the checks through a microcode reader. However, the routing information on most non-U.S. checks is not microcoded, and as a result must be manually recorded. Moreover, information such as the latest foreign currency exchange rates must be incorporated into the procedure in order to determine the monetary value of a particular foreign currency item.

[0006] Conventionally, however, much of the information that is needed to process collections items is found on paper, and stored in paper files. The sheer volume of collections items that are processed by the typical collections department makes paper-based processing highly inefficient. Electronic systems for scanning and storing images of collections items, and for storing associated collections item processing data in an electronic database, do exist in the art today. However, conventional electronic collections processing systems are capable of handling only part of the collections workflow. For example, one system may handle the processing of domestic collections items, but not foreign collections items, or vice versa. Thus, there exists a need in the art for an integrated computer system that is capable of processing both international and domestic collections items, while generating as little paper as possible.

(emphasis added). The Examiner rejected now-canceled claims 1-20 over a combination of multiple references. Applicants respectfully submit that these references do not disclose each and every limitation of claims 21-50 and therefore do not support a *prima facie* case of obviousness.

Independent claims 21 and 36 claim a system and method for processing both international and domestic collection items not suggested or in Copeland. For example, claim 21 claims in part:

- A. receiving a plurality of collection items and documents accompanying the collection items;
- B. sorting and indexing each received collection item in accordance with a predetermined collection item type;
- C. scanning the collection item to create an image of the collection item;

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- D. determining if any machine-readable code exists on the collection item;
- E. if any machine-readable code is determined to exist on the collection item, reading that code by machine;
- F. determining if the collection item needs to be endorsed, endorsing the collection item, if necessary and scanning the endorsed collection item to create an image of the endorsed collection item;
- G. scanning any documents accompanying the collection item to create an image for each accompanying document;
- H. saving the scanned collection item, the scanned endorsed collection item, if any, the code readout, if any, and each scanned accompanying document as a unit of work in a database and designating each unit of work a searchable unique database index key;
- I. retrieving a unit of work from the database and displaying selected images from the unit of work at a user display connected to a client;
- J. automatically filling processing data into a processing display relating to the collection item of the displayed unit of work if the processing data were stored in the database;
- K. inputting processing data to the client regarding the collection item represented by the displayed unit of work if that data were not automatically filled in the processing display, the processing data including:
  - 1. the party to whom payment of the collection item will be made;
  - 2. the party that issued the collection item;
  - 3. the amount of the collection item; and
  - 4. the method by which payment of the collection item is to be settled; and
- L. saving the inputted processing data for the collection item represented by the displayed unit of work;
- M. displaying a balance and distribution screen at a user display;
- N. distributing funds and balancing accounts of processed collection items; and
- O. processing payment of collection items.

Copeland does not disclose processing of incoming collection items. See, e. g., col. 5, line 12-col. 6, line 21 and col. 15, lines 45-63. Rather, Copeland discloses an archival storage system which does not incorporate any of the processing steps or systems components in

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independent claims 21 and 36. Copeland discloses a database which can allow a client to extract previously stored information. *See* col. 15, lines 45-63. Copeland does not disclose or suggest any of the method steps defined in claim 21 (*see, e. g.* the steps in bold above) or the similar systems components in claim 36.

The Examiner notes that Copeland "does not explicitly disclose accepting input from the user, and performing processing of the collection item in accordance with the user's input." *See* Office Action, p. 9. Wagner is cited as allegedly disclosing payment networks, user inputs, processing collection items in accordance with user inputs "for the purpose of providing a display interface to initiate and complete monetary transfers". *Id.* However, Wagner does not disclose sorting international and domestic collection items and inputs as defined in claims 21 and 36. Instead, in Wagner's system, collection items already have been processed by some unknown system and method. Wagner thus relates only to the payment of items after the payment type, amount, destination, etc. have already been determined. Wagner merely provides a single display to be employed to make payments using multiple payment networks. *See, e. g.* col. 2, line 42-col. 3, line 11. Thus, Copeland and Wagner in combination do not disclose at least limitations A - K of independent claims 21 and 36 which relate to processing of incoming collection items.

Kern does not cure the deficiencies of Copeland and Wagner. Kern discloses the handling of misplaced transaction documents. For example, the cited reference at col. 15, line 54-col. 16, line 57 discloses an isolated system for dealing with transactions that do not balance and specifically for locating out-of-balance items. Thus, Kern is another example of a system which is used after collection items have been processed. Like Wagner and Copeland, there is no disclosure how to do perform the processing of incoming collection items which is claimed in independent claims 21 and 36.

Baron relates to non-analogous art, namely, digital cameras, and specifically storing camera images in chronological order and adding images to those previously archived. Nothing in Baron suggests the claimed inventions of claims 21-50 relating to the processing of incoming collection items. Baron likewise does not cure the deficiencies of Copeland, Wagner and Kern.

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Since the cited references, alone or in combination, do not disclose each and every limitation of independent claims 21 and 36, Applicants submit that claims 21-50 are allowable over these cited references.

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**CONCLUSION**

Applicants respectfully submit that claims 21-50 are in condition for allowance and request allowance of the same.

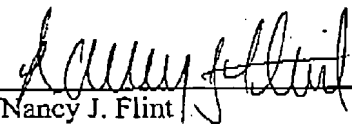
This Amendment and Response has been filed within five months of the mailing date of the Office Action and Applicants respectfully request a two month extension of time for this filing. The Commissioner is authorized to deduct a total amount of \$950.00 from the undersigned's Deposit Account No. 50-0206 including the fee of \$450.00 for the two month extension of time and \$500.00 for the additional ten (10) dependent claims added by amendment. If any variance of fees are determined to be due, the Commissioner is hereby authorized to deduct such fees from or credit such fees to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: June 18, 2007  
Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006-1109  
(305) 810-2522 (telephone)  
(305) 810-1615 (facsimile)

By:

  
Nancy J. Flint  
Registration No. 46,704